

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION**

**IN RE:**

**Thomas A Traver**

**Debtor(s).**

**CASE NO. 12-03054-JAF  
CHAPTER 13**

**OBJECTION TO CONFIRMATION**

COMES NOW, HSBC BANK USA, NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE HOLDERS OF MASTR REPERFORMING LOAN TRUST 2006-1, a secured creditor in the above-styled cause, and files this, its Objection to Confirmation of the Debtor(s)' proposed Chapter 13 Plan. In support thereof, HSBC BANK USA, NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE HOLDERS OF MASTR REPERFORMING LOAN TRUST 2006-1 alleges the following:

1. The Debtor's plan reflects that the arrearage is \$20,000.00, when in fact the arrearage is of \$23,861.37, pursuant to Claimant's Proof of Claim.
2. The Debtor's plan reflects the mortgage payment as \$939.60, when in fact the mortgage payment is \$984.32, pursuant to Claimant's Proof of Claim.
3. The Debtor has filed a Motion for Referral to Mortgage Modification Mediation, which was subsequently granted by the court on May 18, 2012. Should the mediation result in all parties agreeing to the terms of the modification, and the modification has been executed by all parties, Claimant will amend their Proof of Claim, as necessary, pursuant to the new terms of the modification. As of this time, there has been no modification and the Debtor is bound to the original terms of the note and mortgage executed on or about August 27, 2003.
4. As a result of the necessity of preparing and filing this Objection to Confirmation, Claimant has incurred additional attorney fees.

WHEREFORE, HSBC BANK USA, NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE HOLDERS OF MASTR REPERFORMING LOAN TRUST 2006-1 prays that the Court deny confirmation of the proposed Chapter 13 Plan and grant it such additional relief as the Court deems just and proper.

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By: /s/ MARIE D. CAMPBELL  
Marie D. Campbell  
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ATTORNEY FOR HSBC BANK USA,  
NATIONAL TRUST COMPANY, AS  
TRUSTEE FOR THE HOLDERS OF  
MASTR REPERFORMING LOAN TRUST  
2006-1

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a copy of the foregoing Objection to Confirmation has been furnished by regular U. S. Mail to all parties listed below on this 31 day of August, 2012.

Thomas A Traver  
10515 Osprey Nest Dr. W.  
Jacksonville, FL 32257

I HEREBY CERTIFY that a copy of the foregoing Objection to Confirmation has been furnished by Electronic Mail to all parties listed below on this 31 day of August, 2012.

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